

**UNITED STATES BANKRUPTCY COURT**  
**NORTHERN DISTRICT OF ILLINOIS**  
**EASTERN DIVISION**

In re:	Covington, Annie M	§	Case No. 06 B 06670
		§	
	Debtor	§	
		§	

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/08/2006.
- 2) The plan was confirmed on 08/03/2006.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on (NA).
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on (NA).
- 5) The case was converted on 07/06/2009.
- 6) Number of months from filing or conversion to last payment: 34.
- 7) Number of months case was pending: 39.
- 8) Total value of assets abandoned by court order: (NA).
- 9) Total value of assets exempted: \$17,500.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$19,250.00
Less amount refunded to debtor	\$25.42

**NET RECEIPTS:** \$19,224.58

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,354.00
Court Costs	\$0
Trustee Expenses & Compensation	\$1,109.47
Other	\$0

**TOTAL EXPENSES OF ADMINISTRATION:** \$4,463.47

Attorney fees paid and disclosed by debtor \$0

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
American General Finance	Secured	\$300.00	\$300.00	\$300.00	\$247.06	\$0
National Auto Finance Co	Secured	\$15,332.70	\$15,332.70	\$15,332.70	\$14,102.13	\$0
Shoppers Charge Accounts	Secured	\$500.00	\$500.00	\$500.00	\$411.92	\$0
Washington Mutual Bank FA	Secured	\$105,600.00	\$105,309.93	\$105,309.93	\$0	\$0
Washington Mutual Bank FA	Secured	\$1,677.29	\$1,677.29	\$1,677.29	\$0	\$0
American General Finance	Unsecured	\$4,000.00	NA	NA	\$0	\$0
American General Finance	Unsecured	\$4,206.00	NA	NA	\$0	\$0
Direct Merchants	Unsecured	\$5,309.37	NA	NA	\$0	\$0
HSBC	Unsecured	\$5,309.00	NA	NA	\$0	\$0
National Auto Finance Co	Unsecured	NA	\$0	\$0	\$0	\$0
Portfolio Recovery Associates	Unsecured	NA	\$3,131.37	\$3,131.37	\$0	\$0
SCA	Unsecured	\$3,403.00	NA	NA	\$0	\$0
Shoppers Charge Accounts	Unsecured	\$2,900.00	\$2,949.75	\$2,949.75	\$0	\$0

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$105,309.93	\$0	\$0
Mortgage Arrearage	\$1,677.29	\$0	\$0
Debt Secured by Vehicle	\$15,332.70	\$14,102.13	\$0
All Other Secured	\$800.00	\$658.98	\$0
<b>TOTAL SECURED:</b>	\$123,119.92	\$14,761.11	\$0
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0	\$0	\$0
Domestic Support Ongoing	\$0	\$0	\$0
All Other Priority	\$0	\$0	\$0
<b>TOTAL PRIORITY:</b>	\$0	\$0	\$0
<b>GENERAL UNSECURED PAYMENTS:</b>	\$6,081.12	\$0	\$0

**Disbursements:**

Expenses of Administration	\$4,463.47	
Disbursements to Creditors	\$14,761.11	
<b>TOTAL DISBURSEMENTS:</b>		\$19,224.58

12) The trustee certifies that the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: September 8, 2009

By: /s/ MARILYN O. MARSHALL

Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.